

*This Bulletin informs North Dakota financial institutions and the public of filed applications by state-chartered banks, state-chartered credit unions, and trust companies. This Bulletin is for informational purposes only and does not constitute legal notice of an application.*

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***BULLETIN  
NOVEMBER 28, 2008, APPLICATIONS***

<u>Date</u>	<u>Applicant</u>	<u>Status</u>
<b><u>MERGER APPLICATION</u></b>		
11-6-08	Unison Bank, Jamestown, to acquire from Union Bank, N.A., Gilbert, AZ, its branch office at 20713 East Ocotillo Road, Suite 101, Queen Creek, AZ	To be acted on by State Banking Board 12-15-08
11-17-08	Western State Bank, Devils Lake, to purchase assets and assume liabilities of the Chandler, AZ, branch office of BANKFIRST, Sioux Falls, SD, and relocate the branch office to 928 West Chandler Boulevard, Chandler, AZ (its present LPO location)	Preliminary application
<b><u>CHANGE OF CONTROL</u></b>		
9-22-08	Randall E. Streifel to increase ownership from 20% to 100% of the outstanding common stock of Liberty Bancorporation, Inc., Powers Lake	Approved by State Banking Board 11-13-08
<b><u>FACILITY APPLICATION</u></b>		
11-13-08	BlackRidgeBank, Fargo, to establish a facility at 3810 Lockport Street, Suite 2, Bismarck	Preliminary application
<b><u>FACILITY CLOSED</u></b>		
9-30-08	Choice Financial Group, Grafton, to close facility at Wal-Mart, 4731 13 <sup>th</sup> Ave S, Fargo	To be acted on by State Banking Board 12-15-08
9-30-08	Choice Financial Group, Grafton, to close facility at 123 Main Street West, Hurdsfield	To be acted on by State Banking Board 12-15-08
<b><u>APPLICATION TO INVEST IN A SUBSIDIARY</u></b>		
10-24-08	Bank Forward, Hannaford, to invest in a subsidiary	Approved by State Banking Board 11-13-08
<b><u>USURY</u></b>		

The usury rate for unregulated lenders the month of December 2008 is **7.167%**.

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